



Working longer, planning better

Aviva Working Lives Report 2026

Health, money and changing careers are reshaping UK working lives. Employer and employee attitudes to the workplace, finances, wellbeing, and planning for retirement.

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Introduction

Aviva’s Working Lives Report 2026 brings together the views of employees and employers on retirement readiness, financial wellbeing, health and the support people need to remain in work. It compares today’s view against the most recent Aviva Working Lives report, which was published in 2024.

Overall, the findings point to a more hopeful but still fragile picture. Retirement confidence has improved since 2024, yet fewer than three in ten (29%) employees believe their pension will provide a comfortable retirement. Financial pressure remains closely connected to health, work and long-term saving. Employers increasingly recognise the role they can play, but many also want help providing support that works for a diverse workforce.

The report focuses on three connected challenges: helping people prepare for their retirement, supporting health and financial resilience throughout their working life, and building workplaces that can adapt as careers become longer and less linear.

Research

The research was conducted by Censuswide, a member of the Market Research Society and the British Polling Council, a signatory of the Global Data Quality Pledge, and states that it adheres to the MRS Code of Conduct and ESOMAR principles.

Data was collected between 13 and 21 August 2026. Where relevant, this research is compared against the Aviva Working Lives Report 2024.

Employees

1,000 full- or part-time employees aged 16+ in the private or charity sector.

Employers

201 private-sector employers.

Executive Summary

Simon Ellis, Director of Workplace Pensions at Aviva

“ There are encouraging signs in this year’s Working Lives research. If we look back to 2024 and what has changed, we can see that inflation has come down from its peak which might have helped to ease cost-of-living concerns – although household budgets remain under strain.

More employees feel confident planning for retirement than they did two years ago and more believe their pension could provide a comfortable retirement. However, that confidence is building from a low starting point, and having an adequate income in retirement remains a concern. Today, only 29% expect their pension to fund a comfortable retirement, while 63% are concerned about running out of money. Over half (59%) plan to work longer than planned because they are worried they won’t have enough money to retire comfortably.





The findings also show how closely retirement, health and day-to-day finances are connected. Over half of employees (51%) have felt stressed, anxious or overwhelmed because of money worries – while more than a third (34%) have lost sleep and 22% have had difficulty concentrating or being productive at work. At the same time, more than two in five (44%) say a health condition has negatively affected their ability to work, while 41% say it has harmed their finances.

Employers understand the challenge. Almost all (95%) feel some responsibility for helping employees save adequately for retirement, and

almost four in five would like help providing tailored financial wellbeing education.

The opportunity now is to turn that intent into practical, inclusive support: clear information, useful digital tools, access to guidance and workplace cultures where people can ask for help.

Better working lives are not created by a single policy. They come from joining the pieces together, so people can see their pension alongside their wider financial wellbeing, understand how career or health changes could affect their future, and take manageable steps with confidence.”

Meet the experts

Laura Stewart-Smith

Head of Pension
Engagement at Aviva

Laura is focused on pension engagement, workplace savings, financial wellbeing and helping people make informed decisions about retirement. She is involved in communications and engagement initiatives designed to improve understanding of pensions and support better long-term financial outcomes, including employee financial wellbeing and pension inclusion.



Debbie Bullock

Colleague Health and
Wellbeing Manager at Aviva

Debbie champions workplace wellbeing and the role inclusive cultures and benefits strategies can play in creating a positive outcome. Her focus is on data-driven health and wellbeing benefits and creating a working environment in which people understand what support is available and feel safe asking for what they need.



Dr Subashini M

Medical Director
at Aviva

A surgical doctor by training, Dr Subashini M works on value-based healthcare and data-led solutions, with experience spanning retail health, academic surgery, digital health and technology. She champions culturally competent workplace wellbeing strategies and solutions.



Chapter 1

Getting ready for retirement

Getting ready for retirement

**Confidence is improving,
but adequacy remains uncertain.**

The proportion of employees who believe their pension will provide a comfortable retirement rose from 19% to 29%, while confidence in planning for a financially comfortable retirement increased from 44% to 52%. The share of those who are unconfident in planning fell from 28% to 22%.



However, the central challenge remains adequacy rather than confidence. Less than three in ten (29%) believe their pension will be enough for a comfortable retirement and a similar number (28%) think it will not.

It was most commonly estimated by employees that the annual pension income needed by a single person for a comfortable retirement is £20,000 to £29,999. The Pensions UK annual retirement living standards estimate that one person would need £45,400 a year for a comfortable standard of living in retirement.

“ Improving retirement adequacy and confidence matters, but it needs to be matched by a realistic understanding of how much income might be needed to have a moderate or comfortable retirement.

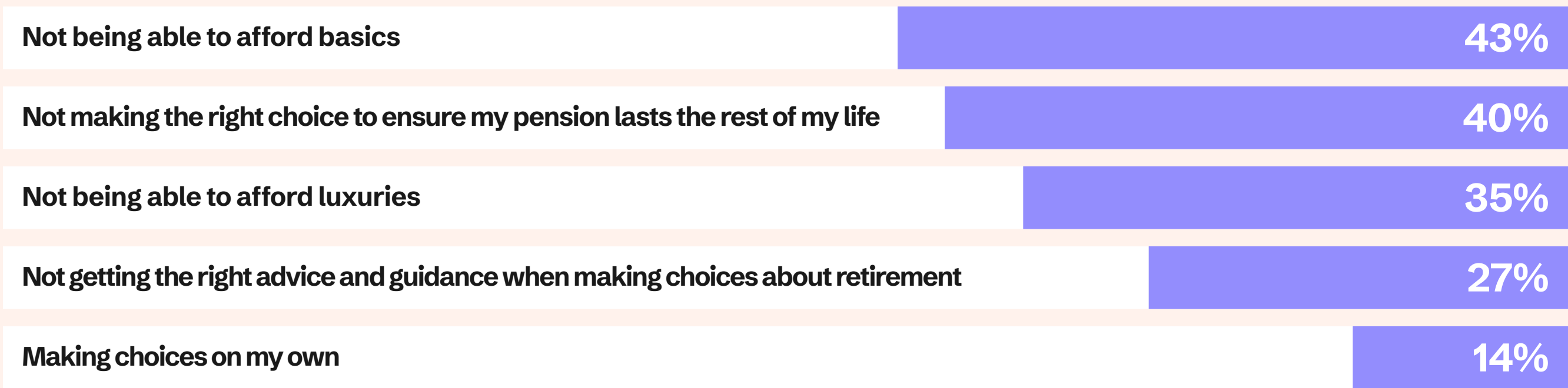
People need simple ways to connect the pension savings they have today with the lifestyle they expect in the future.

Laura Stewart-Smith

Retirement is moving further away for many

Only 14% of employees expect to retire when originally planned. Just over one in five (21%) expect to work one or two years longer than planned because of money concerns, and 19% expect to work three or four years longer. Over half (59%) plan to work longer than planned because they are worried they won't have enough money to comfortably retire.

Biggest worries for people when it comes to retirement planning



Employers are aware of these concerns and speculate that affordability might be the leading reason: 37% say employees may work longer than planned because they cannot afford to retire, while 36% point to cost-of-living concerns and 35% to a desire to keep earning.

Nearly two-thirds (63%) of employees are concerned about running out of money in retirement, including a quarter (25%) who are very concerned. Women are more likely than men to worry about exhausting their savings: 66% versus 60%.

The leading fear when it comes to retirement planning is being unable to afford the basics, concern held by 43% of employees, followed by making the wrong decisions and a pension not lasting, at 40%.



What has changed since 2024?

Retirement confidence has improved, but insecurity has not disappeared.

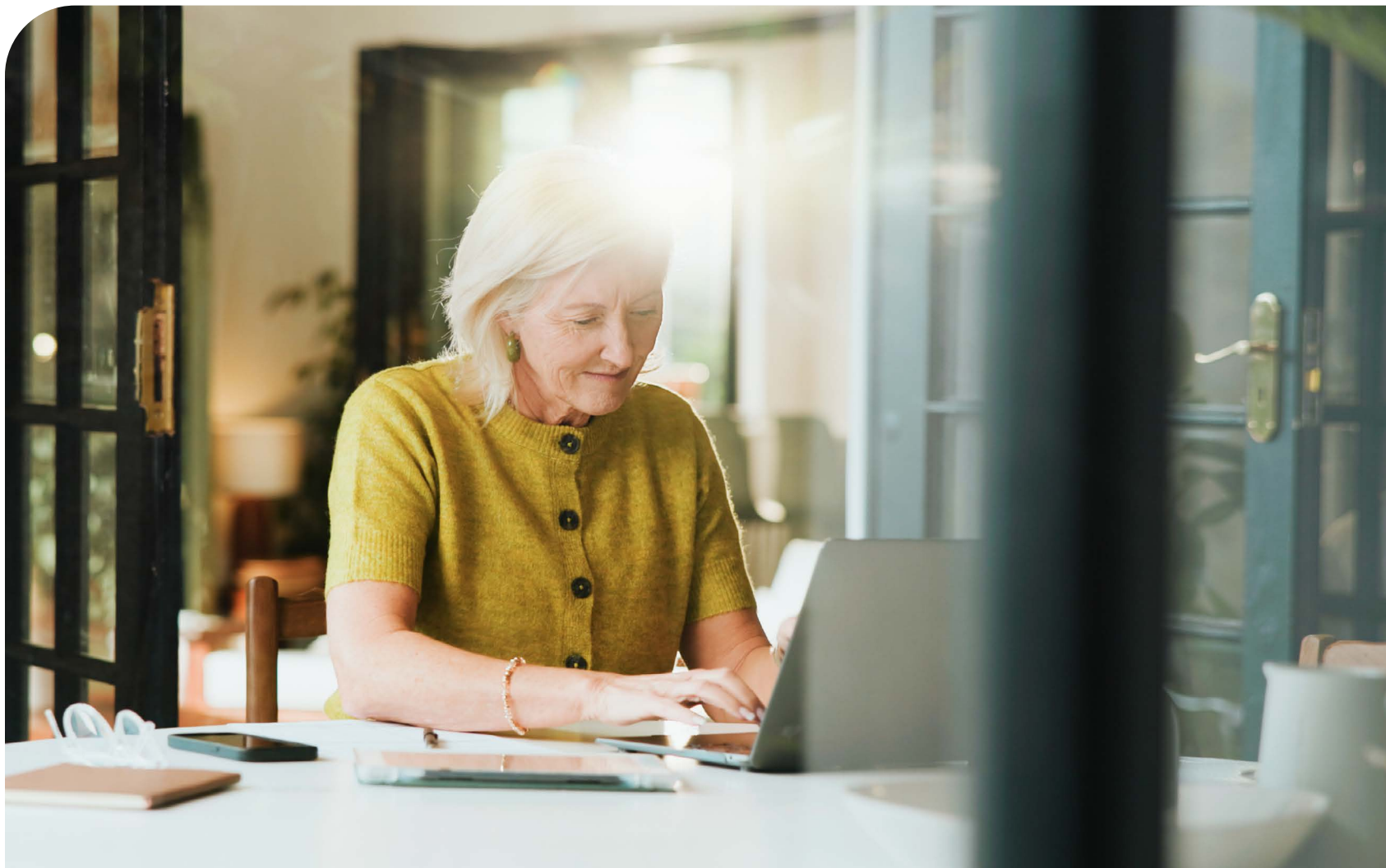
1.

Comfortable retirement income expectations are up by 10 percentage points and retirement planning confidence by 8 points.
2.

Worry about affording the basics in retirement fell from 47% to 43%.
3.

Concern about making the wrong pension choices and running out of money fell slightly from 43% to 40%.
4.

Cost-of-living anxiety also eased from 73% to 63%, although it still affects almost two-thirds of employees.



Aviva in Action

Aviva Guided Retirement

Launched in July 2025, Aviva Guided Retirement is a “flex first, fix later” solution. Designed for workplace pension savers who do not wish to take financial advice, it combines pension drawdown strategies with a later-life annuity. Members have access to a modelling tool and ongoing support intended to help them prepare for and achieve a sustainable income through retirement.

Workplace support matters

The employer and employee findings point in the same direction: employees want support, and employers recognise its value. Ninety-five per cent of employers feel responsible for ensuring employees save for an adequate retirement, up from 85% in 2024. The proportion feeling very responsible has risen even more substantially, climbing from 26% to 46%.

Employees are asking for support too. Sixty-eight per cent want more help from their employer with retirement planning. With employees saying they would like more support and guidance to help build up pension pots, at 39%, and information on making savings last throughout retirement, at 38%.

That said, the good news is that employees wanting more support from employers has fallen, from 75% in 2024 to 68% today. This could be the result of employers putting more measures in place over the last two years, given the proportion of employees saying their employer already provides enough has increased from 23% to 30%.

There is, however, a striking difference in perceptions of retirement readiness between employees and their employer. Seventy-eight per cent of employers are confident most employees are saving enough for a comfortable retirement, but only 29% of employees believe their pension will provide one.



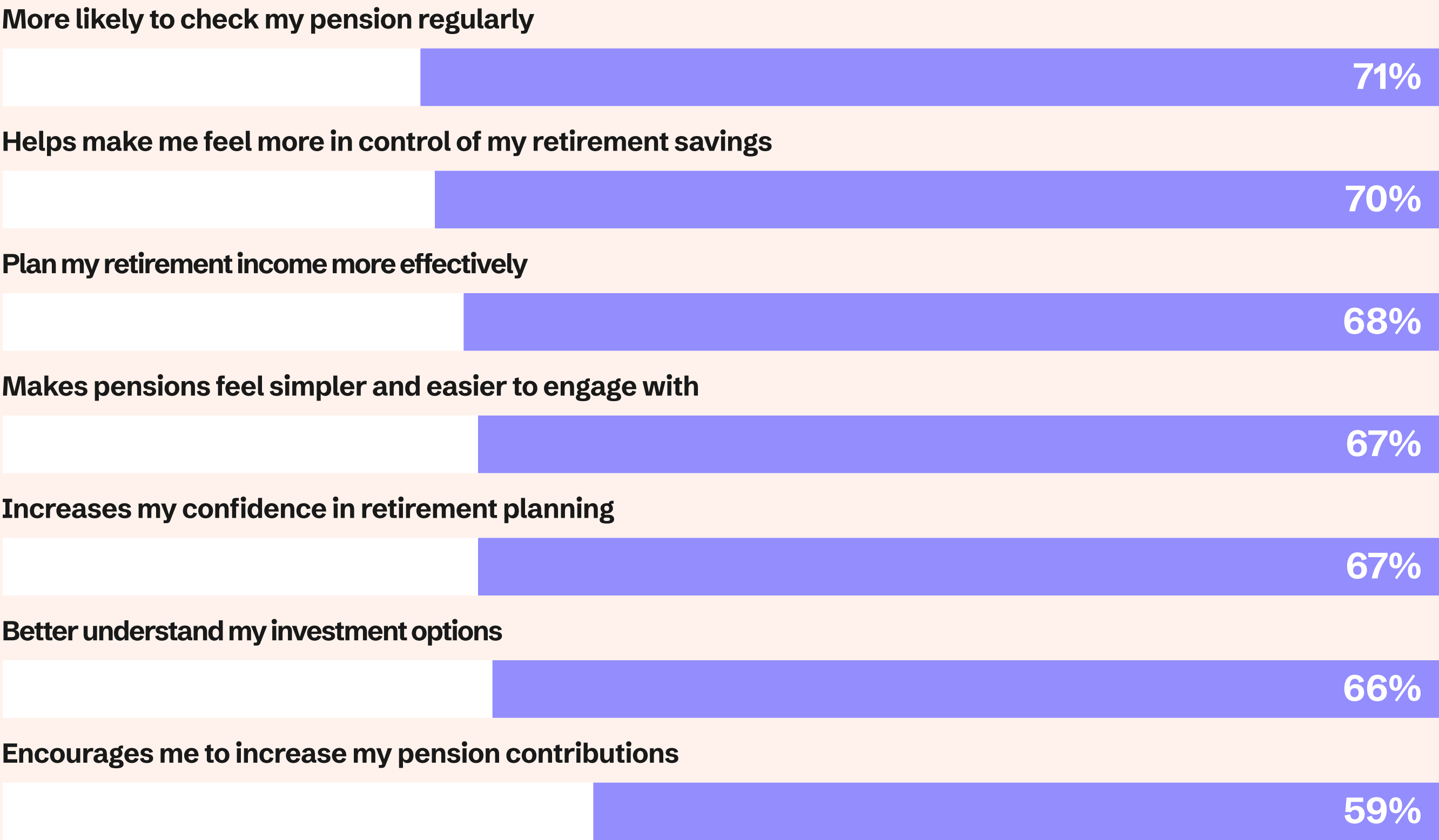
Technology is making support easier to find and use

Digital engagement with pensions through apps and websites can help make retirement planning more accessible and manageable.

Around 71% of employees agree that pension apps and websites help them to check their pension regularly, and 70% agree digital tools make them feel more in control of their retirement savings. Two-thirds (66%) agree that it helps them better understand their investment options and a similar number say it increases their confidence in retirement planning.

Employers are similarly positive: 84% believe online or app-based pension engagement leads to better retirement outcomes.

Impact on employees using a pension app or website



Nearly half (48%) of women said simpler and easier-to-understand information would encourage them to use a mobile app or website to manage or view their pension, compared with 38% of men.

But access is not the same as engagement. More than one in eight (13%) employees did not know pension forecasting tools were available, 19% don't feel confident or knowledgeable enough to use them and 23% found them too complex or difficult. Simpler information is the leading factor employees say would encourage pension app use (42%), followed by strong security and data protection (36%) and easier access to balances and projections (32%). Almost one in five women (18%) and 16% of men feel mobile app or website tools which forecast the future value of pension aren't relevant to their personal circumstances.



The case for bringing support together is especially strong. Eighty-seven per cent of employees and 93% of employers say it is important to access pension and financial wellbeing information in one place.

“Digital tools can make pension planning feel simpler and more accessible, but only if they are intuitive, secure and easy to use.

Their real value lies in helping people understand where they are today and the small steps they can take next to achieve their future goals.”

Laura Stewart-Smith



Aviva in Action

Aviva Planning Tools for Every Stage of Life

Aviva Financial Wellbeing Tool

Launched in March 2026, through the Aviva app and online pension portal. Confidence-based questions generate a personalised action plan with practical steps. The tool uses clear language, tracks progress over time, and connects everyday financial choices with pension decisions and longer-term retirement planning.

Aviva Retirement Forecaster

Helping members explore how different decisions could affect their future retirement income. They can model scenarios such as changing contributions, taking a career break, working part-time or retiring earlier or later, helping them understand the potential impact of life choices on their retirement plans.

Chapter 2

Supporting healthy workplaces



Supporting healthy workplaces

Health, work and money are deeply connected.

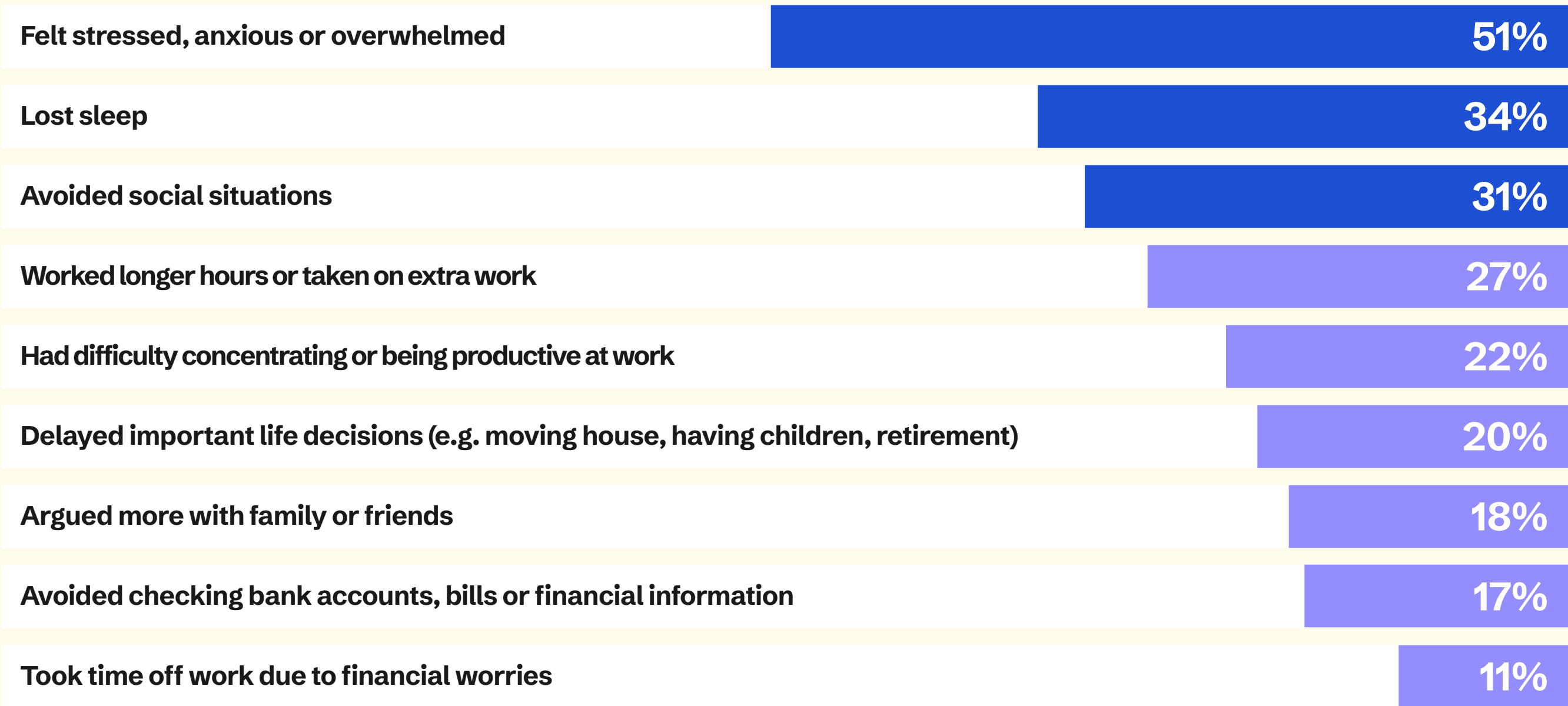
Forty-four per cent of employees say a health condition has negatively affected their ability to work at some point – including 19% who say it is doing so now. Forty-one per cent say a health condition has harmed their finances, including 16% currently experiencing financial damage.



Employers see the same connection. Just over two-thirds often see long-term ill health or sickness absence affect employees’ ability to work, and 62% often see it affect financial wellbeing.

The evidence points to a clear link between financial pressure, health and work. More than half (51%) of employees have felt stressed, anxious or overwhelmed because of money worries – while more than a third (34%) have lost sleep and 22% have had difficulty concentrating or being productive at work. Health challenges have a similar impact: just over two in five (44%) say a health condition has negatively affected their ability to work and 41% say it has harmed their finances.

Negative effects on people because of financial concerns (multiple choice)



Moving from good intentions to practical support

There are already measures in place for employees whose health has affected their ability to work: over half (51%) of employers offer financial wellbeing services and 47% provide financial guidance or retirement-planning support. Employers identify financial wellbeing services as the most valuable support for helping people generally remain in work (43%).

Aviva in Action Aviva Career Break Tool

Launched in June 2025, the career break feature for Aviva’s workplace pension customers is available to those checking their pension savings online through Aviva’s online portal or app. As part of its retirement savings calculator, it shows customers the potential impact on their pension pots and retirement income if they were to have a career break or reduce their working hours – whether that is a result of a life choice or ill health.

“Health challenges can affect much more than someone’s physical or mental wellbeing. They can change a person’s ability to work, how much they earn and how confident they feel about the future.

Support in all its forms – whether from friends and family or employers and financial services providers – is most effective when it recognises the whole person and makes it easier to seek help early.”

Dr Subashini M



When it comes to protecting retirement savings during periods of ill health, flexible pension contribution arrangements and financial wellbeing services jointly top the list for employers as the most valuable measures (40%). These are followed by continued employer contributions during leave (38%), and financial guidance or retirement-planning support (36%).

Overall, seven in ten (70%) have considered that time away from work could reduce retirement savings, including 30% who have thought about it a lot. Although awareness varies by age: three quarters (75%) of 16-44 year olds have given it thought, compared to 62% of those aged 45 and over.



Aviva in Action

Aviva Wellbeing Seminars

Building on its existing financial wellbeing seminar programme, Aviva launched an enhanced workplace wellbeing programme in September 2026 for workplace pension clients. Employer-focused online sessions draw on specialist wellbeing expertise across topics including mental health, neurodiversity and physical wellbeing, while a separate programme gives employees webinars and guidance to manage their own health and wellbeing.

“ Health, finances and retirement savings can’t be looked at in isolation. When someone’s health affects their ability to work, it can also affect their income today and their pension for tomorrow.

That’s why practical support needs to join the dots – helping people understand the impact of time away from work, protect their savings where possible, and make informed decisions with confidence. Employers do not need to solve every issue themselves, but they can make support visible, accessible and responsive to changing needs.”

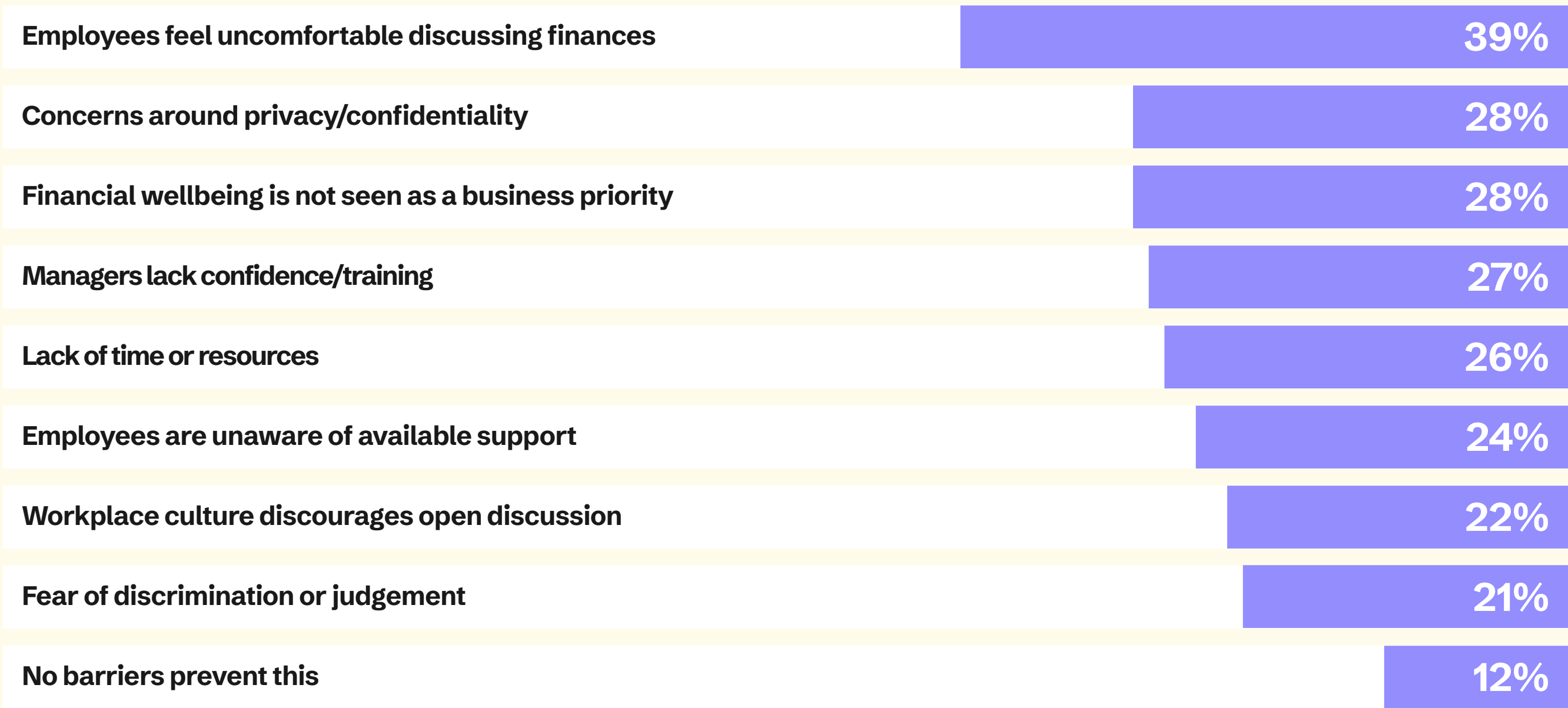
Laura Stewart-Smith

Creating a culture where people can ask for help

Breaking the taboo: support cannot be effective if the people who need it do not feel safe accessing it. Creating a culture of trust is important and clear signposting, confidentiality and inclusive conversations can help reduce the barriers that stop employees asking for help.

More than half of employees (59%) feel comfortable discussing health issues that may affect their work with their employer. Yet one in five (20%) don't feel comfortable.

Barriers to open conversations about finances or retirement planning, felt by employers (multiple choice)



Financial conversations are difficult too. Employers identify employee discomfort discussing money as the leading barrier to having open conversations about finances or retirement planning (39%). Privacy and confidentiality concerns are another barrier in organisations (28%), while 28% of employers say financial wellbeing is not treated as a business priority.

The research also shows that broad demand for employer support remains high. Eighty-two per cent of employees would value access to a wider range of health and wellbeing support through their employer, and 83% would value wider financial wellbeing support. Almost three-quarters (73%) would value additional employer support to improve confidence in their long-term financial future.

“ To encourage engagement in employer provided health and financial support, people need to believe they will be heard and treated with empathy.

Clear signposting, confidentiality, and supportive leaders can make the difference between support existing on paper and people feeling able to use it.”

Debbie Bullock

Five principles for employers

- 1 Make support visible and easy to navigate.
- 2 Use clear, non-judgmental language.
- 3 Protect privacy and explain confidentiality.
- 4 Offer different routes, including digital, group and one-to-one support.
- 5 Review whether support reaches people with different needs.

Creating the conditions for better working lives

Dr Subashini M, Medical Director at Aviva Health

“ **Our Working Lives research highlights that health, work and financial wellbeing remain deeply connected. Nearly half of employees say a health condition has affected their ability to work, while many have also experienced a financial impact as a result.**

At the same time, financial pressures are contributing to stress, anxiety and poor wellbeing, creating a cycle where health affects work, work affects finances, and financial concerns can in turn affect health.

These findings reflect many of the themes highlighted by the Keep Britain Working Review. Supporting workforce participation is not simply about helping people return to work when they become unwell. It is about creating a workplace health system that focuses on prevention, early intervention and timely rehabilitation, helping people stay healthy, productive and connected to work wherever possible.

Keep Britain working review

The Keep Britain Working Review is an independent government-commissioned review exploring how employers can help tackle health-related economic inactivity and support healthier, more inclusive workplaces.

Its ambition is to enable more people to stay in and return to work by encouraging prevention, early support and stay in and return to work planning, while bringing together employers, government and health services to improve workforce participation, wellbeing and economic growth.

“**Encouragingly, employers increasingly recognise the role they can play. Our research shows growing demand for support that acknowledges the link between physical health, mental wellbeing, financial resilience and long-term security. Employees are looking for joined-up support, while employers are seeking practical ways to help people remain well and thrive throughout their working lives.**

What matters is ensuring support is visible, accessible and backed by a culture where people feel comfortable seeking help. Whether through preventative health support, mental health resources, financial wellbeing guidance, workplace adjustments or rehabilitation services, early action can help prevent small challenges from becoming barriers to work.

As the Keep Britain Working agenda continues to evolve, there is a real opportunity for employers, policymakers and providers to work together to support longer and less linear careers. By bringing together health, wellbeing and financial resilience, we can help more people stay in work, remain productive and build greater confidence in their future.”



Chapter 3

Workplaces ready for change

Workplaces ready for change

Longer working lives need more adaptable workplaces.

More than eight in ten (83%) employers agree that helping employees remain in work longer is becoming increasingly important, including 39% who strongly agree. This sits alongside the financial reality that only 14% of employees expect to retire when originally planned.



As working lives lengthen and become less linear, employers will need to respond to a wider variety of life and career transitions. Periods of reduced hours, caring responsibilities, ill health, career breaks and phased retirement can all have implications for earnings, wellbeing and pension saving. The research suggests employees want help understanding those connections, while employers want support to navigate it.

Ninety-one per cent of employers believe it is important for employees to understand how reduced work could affect their retirement savings, and 93% say employees need to understand the income their savings could provide in retirement. Yet only 34% are very confident that employees understand the impact of time away from work or reduced hours.

The findings highlight the importance of helping employees make informed decisions throughout their working lives – and it should not be assumed every career follows the same path. Tools that model change, flexible contribution arrangements and timely guidance can help people make informed choices. These should sit within a workplace culture that recognises the diverse health, financial and personal circumstances employees may experience.

A shared agenda

For employees

Understand how changes to work may affect short-term finances, long-term savings, and retirement income.

For employers

Provide clear information, signposting and flexible support without assuming one solution will work for everyone.

For providers

Connect pensions, financial wellbeing and health support through simple accessible journeys for employers and employees.

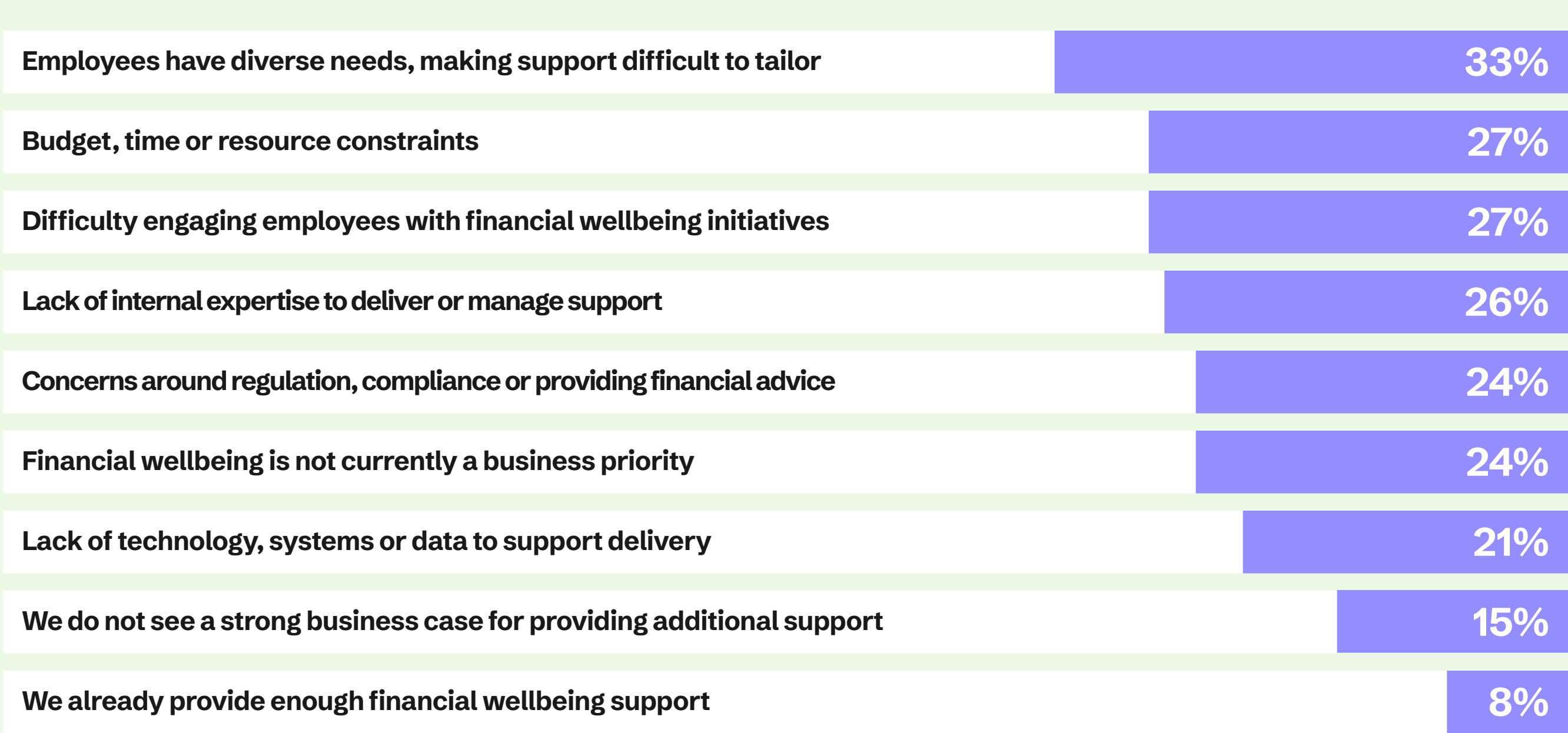
For policymakers

Create conditions that help people save consistently and access support across longer working lives, giving them greater security before and during retirement.

Tailored support is the next frontier

More than half of employees, 56%, say their employer does not provide tailored financial wellbeing support. Thirty-nine per cent want tailored support that they are not receiving, while 31% say it is already provided. Since 2024, the proportion receiving tailored support has risen from 27% to 31%, and the proportion lacking any tailored support has fallen from 63% to 56%.

Barriers preventing employers from providing more financial wellbeing support (multiple choice)



Employers are actively asking for help. Seventy-nine per cent would like help or more help providing tailored financial wellbeing education, compared with 74% in 2024. Forty-three per cent now want a lot of help or a lot more.

Diverse employee needs are the most commonly cited barrier to providing more financial wellbeing support, selected by 33% of employers. Budget, time or resource constraints and difficulty engaging employees are each cited by 27%. This reinforces the need for support that can scale while still feeling relevant.

“ Tailoring support doesn’t have to mean creating a separate programme for every person.

It means offering genuine choice, listening to what people need and removing barriers that make support harder to access.

Debbie Bullock



Chapter 4

Framework for better working lives

Framework for better working lives

The research points to a practical agenda for better working lives which is built around three outcomes: people understand where they stand, can see how change may affect them, and know what action or support is available.

“ The direction of travel is positive. Retirement confidence is improving and employers increasingly accept a role in supporting employees’ futures.

The next step is delivery: practical support that joins money, health and work, and gives people the confidence to act.”

Simon Ellis



Framework for better working lives

1 Build understanding

Explain pension contributions, projected income and retirement options in simple language.

Show how reduced hours, leave and career breaks could affect retirement saving.

Bring pension and financial wellbeing information together where possible.

2 Make action manageable

Use prompts, modelling tools and personalised actions to turn information into achievable steps.

Help employees understand the support available to them, including when they may wish to seek regulated financial advice.

Repeat communications across different channels, and through different lenses, rather than relying on a single annual moment.

3 Support health and inclusion

Train managers to listen, signpost and respect confidentiality.

Provide flexible ways to access health and financial wellbeing support.

Review take-up and feedback to understand who is and is not being reached.

4 Prepare for change

Design support for non-linear careers and longer working lives.

Consider flexible pension contributions and the position of employees taking leave.

Use employee insight to test assumptions about confidence, understanding and need.

Methodology

Censuswide is a member of the Market Research Society and the British Polling Council, a signatory of the Global Data Quality Pledge, and states that it adheres to the MRS Code of Conduct and ESOMAR principles.

Percentages were rounded to the nearest whole number. Rounding may mean percentages do not total 100%. Net figures may combine response categories.

Employees

Censuswide surveyed 1,000 full- or part-time employees aged 16+ in the private or charity sector between 13 and 21 August 2026.

Employers

Censuswide surveyed 201 private-sector employers between 13 and 21 August 2026.

Comparisons with Aviva Working Lives Report 2024

Where included, 2024-to-2026 comparisons are taken from Aviva’s Working Lives Report 2024. They describe differences between survey results and do not track the same respondents over time.

AI use statement

Microsoft Copilot was used to support data collation and suggest draft wording. The report was authored, reviewed and checked for accuracy by Aviva colleagues, with research data supplied by Censuswide.

References

- 1 **Aviva** | June 2024
[Aviva Working Lives Report 2024](#)
- 2 **Pensions UK**
[Retirement Living Standards](#)
- 3 **Aviva** | 11 March 2026
[Aviva launches new financial wellbeing tool for pension savers](#)
- 4 **Aviva** | 23 July 2025
[Aviva launches new ‘flex first, fix later’ pension product: Aviva Guided Retirement](#)
- 5 **Aviva** | 2 September 2026
[Aviva launches new workplace wellbeing seminar programme to help support more engaged workforces](#)
- 6 **Aviva** | 26 June 2025
[Mid-life women face growing pension gap](#)

About Aviva

Aviva is the UK's only diversified insurer and operates in the UK, Ireland and Canada, with international investments in India and China. It helps 25.3 million customers make the most out of life, plan for the future and have the confidence that if things go wrong, it will be there to put it right. In 2025, Aviva paid £31.9 billion in claims and benefits to its customers.

As at 30 June 2026, total Group assets under management at Aviva Group were £479 billion and estimated Solvency II shareholder capital surplus was £6.8 billion. Our shares are listed on the London Stock Exchange and we are a member of the FTSE 100 index.

For more information, visit www.aviva.com/about-us and www.aviva.com/newsroom.

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